

**Information to identify the case:**

Debtor 1	<b>Jeremy Anthony Pekarek</b>			Social Security number or ITIN <b>xxx-xx-4237</b>
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)				EIN <b>-----</b>
	First Name	Middle Name	Last Name	Social Security number or ITIN <b>-----</b>
United States Bankruptcy Court <b>District of Minnesota</b>				EIN <b>-----</b>
Case number: <b>14-60118 - MER</b>				Date case filed in chapter <b>13</b> <b>3/6/14</b>
				Date case converted to chapter <b>7</b> <b>1/15/16</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Jeremy Anthony Pekarek	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	6838 24th St N Saint Cloud, MN 56303-4803	
<b>4. Debtor's attorney</b> Name and address	William P. Kain Kain & Scott P A 13 7th Ave South St Cloud, MN 56301	Contact phone 320-252-0330 Email: <a href="mailto:soniaq@kainscott.com">soniaq@kainscott.com</a>
<b>5. Bankruptcy trustee</b> Name and address	J. Richard Stermer Stermer & Sellner, Chtd. 102 Parkway Drive PO Box 514 Montevideo, MN 56265	Contact phone 320-269-6491 Email <a href="mailto:rstermer@stermerlaw.com">rstermer@stermerlaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	404 U.S. Courthouse 515 West First Street Duluth, MN 55802	Hours open: Monday – Friday: 8:00am – 4:30pm Contact phone: (218) 529-3600 Web address: <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Date: 1/15/16
<b>7. Meeting of creditors</b>	<b>March 2, 2016 at 12:30 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Stearns County History Museum, 235 S 33rd Ave, St Cloud, MN 56301</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>	<b>Filing deadline: 5/2/16</b>  <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
	<b>Certificate of Completion of Financial Management Course due:</b> Credit Counseling and Debtor Education Information can be found at <a href="http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm">http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</a>	<b>Filing deadline: 5/2/16</b>
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Jeremy Anthony Pekarek  
Debtor

Case No. 14-60118-MER  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0864-6

User: debi  
Form ID: 309A

Page 1 of 3  
Total Noticed: 47

Date Rcvd: Jan 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2016.

db #Jeremy Anthony Pekarek, 6838 24th St N, Saint Cloud, MN 56303-4803  
aty +N. Kibongni Fondungallah, Schiller & Adam PA, 25 Dale Street North,  
St. Paul, MN 55102-2227  
aty +Samuel R Coleman, Schiller and Adam, P.A., 25 North Dale St, St. Paul, MN 55102-2227  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
intp +Wells Fargo Bank, NA, %Schiller & Adam, The Academy Professional Building,  
25 North Dale Street, St. Paul, MN 55102-2227  
60634749 +Acs/nelnet Education, Acs, Po Box 7051, Utica NY 13504-7051  
60634751 Cap1/bstby, PO BOX 970441, Saint Louis MO 63179  
60634753 +Cottrell Law Firm, 2287 Waters Drive, Medota Heights MN 55120-1363  
60634754 +Dept Of Ed/sallie Mae, 11100 Usa Pkwy, Fishers IN 46037-9203  
61090591 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
60634756 +Firstmark, 1801 Broadway Ste 1300, Denver CO 80202-3838  
60634762 +MN Child Support, 444 Lafayette Rd N Fl 4, Saint Paul MN 55155-3846  
60675087 +MN OFFICE OF HIGHER EDUCATION/SELF LOANS-CLAIMS, 1450 ENERGY PARK DRIVE SUITE 350,  
ST PAUL MN 55108-5265  
60668110 +NELNET EDUCATION LOAN on behalf of GLHEC, Great Lakes Higher Education Guaranty Co,  
Attn: Claims Examination Unit, 2401 International Lane, Madison, WI 53704-3192  
60795689 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635,  
Wilkes-Barre, PA 18773-9635  
60668337 +Sallie Mae Inc. on behalf of GLHEC, 2401 International Lane, Madison, WI 53704-3121  
61221441 St. Cloud State University, 720 4th Avenue South, Saint Cloud MN 56301-4498  
60798126 St. Cloud State University, 720 4th Avenue South, St. Cloud, MN 56301-4498  
61221442 +Steven Pekarek, 17061 55th Ave NE, Royalton MN 56373-8142  
60634768 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799,  
Akron OH 44309-1799  
61221445 +Wells Fargo Bank, N.A., c/o Schiller & Adam, P.A., 25 Dale St N, Saint Paul MN 55102-2227  
60634770 Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
E-mail/Text: sonjaq@kainscott.com Jan 15 2016 21:33:33 William P. Kain, Kain & Scott P A,

aty 13 7th Ave South, St Cloud, MN 56301  
tr +EDI: BJRSTERMER.COM Jan 15 2016 18:38:00 J. Richard Stermer, Stermer & Sellner, Chtd.,  
102 Parkway Drive, PO Box 514, Montevideo, MN 56265-0514  
smg +EDI: MINNDEPREV.COM Jan 15 2016 18:38:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Jan 15 2016 21:33:36 US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
60634750 +EDI: CAPITALONE.COM Jan 15 2016 18:38:00 Cap One Na, Po Box 26625,  
Richmond VA 23261-6625  
60634752 +EDI: CAPITALONE.COM Jan 15 2016 18:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
Po Box 30285, Salt Lake City UT 84130-0285  
60739943 EDI: BL-BECKET.COM Jan 15 2016 18:38:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
60743087 EDI: CAPITALONE.COM Jan 15 2016 18:38:00 Capital One, N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
61221427 EDI: RCSFNBMARIN.COM Jan 15 2016 18:38:00 Credit One Bank, PO Box 60500,  
City Of Industry CA 91716-0500  
60650683 +EDI: TSYS2.COM Jan 15 2016 18:38:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
60634755 +EDI: TSYS2.COM Jan 15 2016 18:38:00 Dsnb Macys, 9111 Duke Blvd, Mason OH 45040-8999  
60634758 +EDI: IRS.COM Jan 15 2016 18:38:00 Internal Revenue Service, Centralized Insolvency,  
PO Box 7346, Philadelphia PA 19101-7346  
60634760 +EDI: CBSKOHLS.COM Jan 15 2016 18:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls WI 53051-7096  
60634763 +EDI: MINNDEPREV.COM Jan 15 2016 18:38:00 MN Dept of Revenue, Attn Denise Jones,  
PO Box 64447, Saint Paul MN 55164-0447  
60634764 +EDI: MINNDEPREV.COM Jan 15 2016 18:38:00 MN Dept of Revenue,  
Attn Denise Jones - Bankruptcy, PO Box 64447, Saint Paul MN 55164-0447  
60769833 EDI: PRA.COM Jan 15 2016 18:38:00 Portfolio Recovery Associates, LLC,  
c/o Best Buy Private Label, POB 12914, Norfolk VA 23541  
60766899 EDI: PRA.COM Jan 15 2016 18:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
POB 12914, Norfolk VA 23541  
60676189 EDI: Q3G.COM Jan 15 2016 18:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
60634765 +EDI: NAVIENTFKASMSERV.COM Jan 15 2016 18:38:00 Sallie Mae, Attn: Claims Department,  
PO Box 9500, Wilkes-Barre PA 18773-9500  
60634766 EDI: WFFC.COM Jan 15 2016 18:38:00 Slumberland, Cscl Dispute Team, Des Moines IA 50306  
60634767 EDI: AISTMBL.COM Jan 15 2016 18:38:00 T-mobile, PO Box 742596, Cincinnati OH 45274-2596  
60757151 EDI: WFFC.COM Jan 15 2016 18:38:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438  
60706380 +EDI: WFFC.COM Jan 15 2016 18:38:00 Wells Fargo Bank, NA, One Home Campus MAC #X2302-04C,  
Bankruptcy Payment Processing, Des Moines, IA 50328-0001

District/off: 0864-6

User: debi  
Form ID: 309A

Page 2 of 3  
Total Noticed: 47

Date Rcvd: Jan 15, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

60634769 +EDI: WFFC.COM Jan 15 2016 18:38:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,  
Des Moines IA 50328-0001  
60705141 +EDI: WFFC.COM Jan 15 2016 18:38:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

60634759 Jennifer Pekarek (Carlson)  
61221433 Jennifer Pekarek (Carlson)  
60634761 Maxine Pekarek  
61221435 Maxine Pekarek  
smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
cr\* ECMC, PO Box 16408, St. Paul, MN 55116-0408  
61221422\* +Acs/nelnet Education, Acs, Po Box 7051, Utica NY 13504-7051  
61221423\* +Cap One Na, Po Box 26625, Richmond VA 23261-6625  
61221424\* Cap1/bstby, PO BOX 970441, Saint Louis MO 63179  
61221425\* +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City UT 84130-0285  
61221426\* +Cottrell Law Firm, 2287 Waters Drive, Medota Heights MN 55120-1363  
61221428\* +Dept Of Ed/sallie Mae, 11100 Usa Pkwy, Fishers IN 46037-9203  
61221429\* +Dsnb Macys, 9111 Duke Blvd, Mason OH 45040-8999  
61221430\* +Firstmark, 1801 Broadway Ste 1300, Denver CO 80202-3838  
61221431\* +Global Credit & Collection Co., 2699 Lee Rd, Suite 330, PO BOX 288,  
Winter Park FL 32789-1740  
61221432\* +Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346  
61221434\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-7096  
61221436\* +MN Child Support, 444 Lafayette Rd N Fl 4, Saint Paul MN 55155-3846  
61221437\* +MN Dept of Revenue, Attn Denise Jones, PO Box 64447, Saint Paul MN 55164-0447  
61221438\* +MN Dept of Revenue, Attn Denise Jones - Bankruptcy, PO Box 64447,  
Saint Paul MN 55164-0447  
61221439\* +Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre PA 18773-9500  
61221440\* Slumberland, Cscl Dispute Team, Des Moines IA 50306  
61221443\* T-mobile, PO Box 742596, Cincinnati OH 45274-2596  
61221444\* +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799,  
Akron OH 44309-1799  
61221446\* +Wells Fargo Card Ser, 1 Home Campus, 3rd Floor, Des Moines IA 50328-0001  
61221447\* Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines IA 50306  
60634757 ##+Global Credit & Collection Co., 2699 Lee Rd, Suite 330, PO BOX 288,  
Winter Park FL 32789-1740

TOTALS: 4, \* 22, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 15, 2016 at the address(es) listed below:

J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com  
Kyle Carlson info@carlsonch13mn.com, barnesvillemn13@ecf.epiqsystems.com  
N. Kibongni Fondungallah on behalf of Interested Party Wells Fargo Bank, NA  
kibong@schillerandadam.com,  
candace@schillerandadam.com;denise@schillerandadam.com;samuel@schillerandadam.com  
Samuel R Coleman on behalf of Interested Party Wells Fargo Bank, NA  
samuel@schillerandadam.com, denise@schillerandadam.com;candace@schillerandadam.com  
US Trustee ustpregion12.mn.ecf@usdoj.gov

District/off: 0864-6

User: debi  
Form ID: 309A

Page 3 of 3  
Total Noticed: 47

Date Rcvd: Jan 15, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William P. Kain on behalf of Debtor 1 Jeremy Anthony Pekarek sonjac@kainscott.com  
TOTAL: 6